This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (**Currently amended**) A method performed by a service provider of ~~obtaining Social Security disability insurance benefits (SSDI) from the Social Security Administration (SSA) for a disabled individual,~~ recovering ~~and returning~~ at least a portion of a predetermined amount of overpaid benefits made to ~~the~~ a disabled individual by a third party[[;]] ~~and allowing access by the third party to an interactive computer program of a service provider,~~ the method comprising:

a). obtaining ~~by the service provider~~ from the disabled individual preauthorization for direct recovery of the overpaid benefits from a deposit account of the disabled individual, wherein said preauthorization allows for direct recovery of the overpaid benefits if the disabled individual is awarded Social Security disability insurance benefits (SSDI);

b). filing a claim with the Social Security Administration (SSA) for SSDI ~~by the service provider~~ on behalf of the disabled individual;

c). obtaining SSDI for the disabled individual as a result of the filing of the claim with the SSA;

d). verifying, ~~by the service provider,~~ that the disabled individual's deposit account has sufficient funds to cover a withdrawal of ~~the~~ at least a portion of the predetermined amount of overpaid benefits after a direct deposit of the SSDI by the SSA into the individual's deposit account;

e). recovering from the deposit account, by a computer ~~of the service provider~~, <u>at least a portion of</u> the predetermined amount of overpaid benefits previously provided to the disabled person by the third party ~~after the deposit of SSDI by the SSA in the disabled individual's deposit account~~;

f). providing the third party with access to an interactive computer program ~~of the service provider~~ <u>wherein the interactive computer program</u> [[to]] enable<u>s</u> the third party to ~~monitor~~ <u>to obtain information regarding</u> the progress of one or more of the steps a) – e); and

g). returning at least a portion of the ~~predetermined~~ <u>recovered</u> amount of overpaid benefits to the third party.

2.　　(**Currently amended**) The method of claim 1 further comprising ~~the service provider~~ electronically receiving information regarding the predetermined amount <u>of overpaid benefits</u> from the third party <u>after the third party accesses the interactive computer program</u>.

3.　　**Canceled**

4.　　(**Currently amended**) A method ~~by which~~ <u>performed by</u> a service provider ~~can to~~ <u>of recovering</u> ~~improve the rate of recovery and decrease collection time from a claimant of~~ overpaid <u>disability insurance</u> benefits paid to ~~the~~ <u>a</u> claimant by a client of the service provider, ~~after an award of Social Security disability insurance benefits (SSDI) and the claimant's receipt of SSDI payments~~; the method comprising:

3

a). obtaining preauthorization from the claimant for electronic capture of the overpaid disability insurance benefits before the receipt of a Social Security disability insurance benefits (SSDI) payment;

b). establishing assisting the claimant in setting up direct deposit of SSDI into a deposit account of the claimant;[[,]]

c). verifying by the service provider that the claimant's deposit account has sufficient funds to cover a withdrawal of a predetermined amount of overpaid disability insurance benefits after a direct deposit of a SSDI payment into the claimant's deposit account; and then

d). electronically capturing recovering, by computer, from the claimant's deposit account at least a part of the predetermined amount of overpaid disability insurance benefits previously provided to the claimant by the client; wherein the electronic capture is completed after a SSDI payment is directly deposited in the claimant's deposit account but before it is removed from the deposit account by the claimant;

e). returning at least a portion of the amount of the recovered overpaid disability insurance benefits to the client; and

f.) providing to the client, by the service provider, access to an interactive computer program through a website of the service provider, wherein the interactive computer program allows to enable the client to engage in one or more activities selected from the group of activities consisting of monitoring the progress of one or more of the steps a) – e) , calculating an amount of an overpaid disability insurance benefit, submitting an amount of an overpaid disability insurance benefit, making a

4

referral of a claimant, and viewing a list of the client's claimants ~~of the method , the access provided through an interactive computer program whereby the client can monitor progress of the recovery of the overpaid benefits.~~

5. **Canceled**

6. (**Currently amended**) A data processing system for managing a disability insurance overpayment recovery service for recovery of an overpaid benefit from a claimant comprising:

a computer processor for processing data; and

computer readable media containing computer software configured to perform data processing functions comprising:

a). enabling ~~monitoring by~~ a third party <u>client</u> ~~of~~ <u>to monitor</u> the progress of a claim for Social Security disability insurance benefits (SSDI) <u>filed</u> on behalf of a claimant and <u>the</u> receipt of an award of SSDI from the Social Security Administration (SSA) ~~for~~ <u>by</u> the claimant;

b.) enabling access to a database of ~~the~~ <u>a</u> service provider by the third party client, said database including data from which an overpaid amount of benefits paid to the claimant by the third party client can be submitted by the third party client;

c). ~~verifying by the service provider that the claimant's deposit account has sufficient funds to cover a withdrawal of the submitted amount of overpaid benefits;~~

d) c). recovering from a deposit account at least a part of the submitted

overpaid amount of benefits paid to the claimant by the third party client after the

award of SSDI by SSA and receipt of SSDI payments; and

f) d).. returning at least a portion of the recovered predetermined amount

of overpaid benefits to the third party client.

7.	(**Currently amended**) A method performed by a service provider of

obtaining Social Security disability insurance benefits (SSDI) for a claimant and

recovering an overpayment of benefits previously paid to the claimant by a third party,

the method comprising:

determining if the claimant qualifies for SSDI from the Social Security

Administration (SSA);

filing a claim for the claimant with the SSA to obtain an award of SSDI if the

claimant qualifies for an award of SSDI from the SSA;

obtaining preauthorization from the claimant to recover from a deposit account

overpaid benefits paid to the claimant by the third party;

establishing assisting the claimant in signing up for direct transfer of SSDI from

the SSA to the deposit account;

determining a date of the direct transfer of SSDI from the SSA to the deposit

account;

determining an amount of the SSDI benefit to which the claimant is entitled;

allowing access by the third party to an interactive computer program of the

service provider through which wherein the interactive computer program allows the [[a]]

third party ~~can~~ to submit ~~information regarding~~ an amount of overpaid benefits paid to the claimant by [[a]] the third party;

receiving information regarding the amount of overpaid benefits submitted by the third party;

verifying~~, by the service provider,~~ that the deposit account has sufficient funds to cover a withdrawal of at least a part of the amount of overpaid benefits;

automatically recovering from the deposit account, by computer, at least a part of the ~~predetermined overpayment~~ overpaid amount ~~by computer by the service provider~~; and

returning at least a portion of the ~~predetermined overpayment~~ recovered overpaid amount to the third party.

8.   **Canceled**

9.   **Canceled**

10.   (**Currently amended**) The method of claim [[8]] 1 further comprising the step of obtaining a date of the direct deposit of SSDI into the deposit account by the SSA after filing a claim with the SSA for SSDI.

11.   **Canceled**

12.   (**Currently amended**) A method performed by a service provider of ~~improving the rate of recovery and decreasing collection time from a claimant of~~ capturing an amount of overpaid benefits paid to a claimant by a third party after an award of Social Security disability insurance benefits (SSDI) ~~and~~ to the claimant[['s]] ~~receipt of SSDI[[;]],~~ the method comprising:

~~electronically capturing from a deposit account by computer a predetermined~~ ~~amount of benefits previously provided to the disabled person by a third party,~~

providing the third party access to an interactive computer program of the service provider ~~through which~~ wherein the interactive computer program provides information to the third party ~~can monitor by computer~~ regarding the progress of the ~~recovery~~ capture of the overpaid benefit by the service provider;

enabling the third party to electronically submit to the service provider information regarding the ~~predetermined~~ amount of overpaid benefits ~~being~~ to be captured;

receiving electronically from the third party the information regarding the ~~predetermined~~ amount of overpaid benefits ~~being~~ to be captured;

verifying~~, by the service provider,~~ that ~~the~~ a claimant deposit account has sufficient funds to cover a withdrawal of at least a part of the ~~predetermined~~ amount of overpaid benefits ~~being~~ to be captured after a direct deposit of SSDI into the claimant deposit account;

~~completing the electronic capture of~~ electronically capturing at least a part of the ~~predetermined~~ amount of overpaid benefits by [[a]] computer ~~of the service provider~~ ~~before the predetermined amount is removed~~ from the claimant deposit account ~~by the~~ ~~disabled individual~~; and

returning at least a portion of the ~~predetermined amount of~~ recovered overpaid benefits to the third party.

13. (**Currently Amended**) The method of claim 12 further comprising ~~establishing~~ assisting the claimant in signing up with the Social Security Administration (SSA) for a direct deposit of the SSDI ~~benefit~~ into the claimant's deposit account.

14. (**Currently amended**) The method of claim 13 further comprising obtaining authorization from the claimant to electronically capture the predetermined amount of benefits from the claimant's deposit account before the SSA makes a direct deposit of the SSDI ~~benefit in~~ into the claimant's deposit account.

15. (**Currently amended**) The method of claim 13 further comprising obtaining authorization from the claimant to electronically capture the ~~predetermined~~ overpaid amount of benefits from the claimant's deposit account after the SSA makes a direct deposit of the SSDI ~~benefit in~~ into the claimant's deposit account.

16. (**Currently amended**) A data processing system for managing an overpayment recovery service ~~provided~~ performed by a service provider for recovery of an overpaid benefit from a disabled individual previously paid by a third party, comprising:

a computer processor for processing data; and

computer readable media containing computer software configured to perform data processing functions comprising:

a). determining if the disabled individual qualifies to receive Social Security disability insurance benefits (SSDI) from the Social Security Administration (SSA);

b). enabling the service provider to file a claim for SSDI with the SSA on behalf of the disabled individual;

c). allowing access ~~by~~ to a third party to a database ~~of the service provider~~ containing information regarding the progress of the recovery service ~~to enable~~ wherein the database allows the third party to ~~monitor~~ obtain information on the progress of the claim for SSDI and receipt of an award of SSDI from the SSA; and

d). ~~verifying that a deposit account of the disabled individual has sufficient funds to cover a withdrawal of a predetermined overpaid amount of benefits;~~

e). recovering from the deposit account at least a part of the ~~predetermined~~ overpaid ~~amount of~~ benefit[[s]], after the award of SSDI by SSA and receipt of the SSDI ~~benefit~~ in the deposit account~~; and~~ .

f). ~~returning at least a portion of the recovered overpaid amount of benefits to the third party.~~

17. **Canceled**

18. **Canceled**

19. **Canceled**

20. **Canceled**

21. (**Currently Amended**) The method of claim [[20]] 12 ~~including a~~ further comprising the step of deducting a service fee from the recovered overpaid benefits

~~amount~~ before ~~transferring~~ returning ~~an~~ the at least a portion of the recovered overpaid ~~amount~~ benefits to the third party.

22. (**Currently amended**) The method of claim [[19]] 12 ~~wherein~~ further comprising the step of obtaining from the ~~disabled individual~~ claimant [[an]] authorization for ~~direct recovery of~~ electronically capturing [[a]] at least a part of the ~~predetermined~~ amount ~~of the~~ overpaid benefits from [[a]] the deposit account of the claimant ~~is performed~~ by telephone, by computer or by written form.

23. **Canceled**

24. **Canceled**

25. **Canceled**

26. (**Currently amended**) A method performed by a service provider comprising:

a). obtaining Social Security disability insurance benefits (SSDI) from the Social Security Administration (SSA) for a disabled individual;

b). verifying that a deposit account of the disabled individual has sufficient funds to cover a withdrawal of a predetermined amount of ~~the~~ overpaid benefits made to the disabled individual by a third party client of the service provider;

c.) automatically recovering, by a computer, the predetermined amount of overpaid benefits ~~made by a third party client of a service provider~~ from the disabled individual's deposit account ~~after verifying that the deposit account has sufficient funds to cover a withdrawal of a predetermined amount of the overpaid benefits~~; and

d.) ~~enabling the third party to monitor the performance of one or more of steps a) – c) by~~ granting access to the third party client to an interactive computer program

maintained by the service provider, the interactive computer program comprising data regarding the recovery of the predetermined amount of the overpaid benefits, wherein the access to the interactive computer program allows the third party to obtain information regarding one or more of steps a) – c).

 27.   **(Currently amended)** The method of claim 26 wherein the access to the interactive computer program enables further allows the third party to submit by computer to the service provider information regarding the predetermined overpayment amount ; said method further including electronically receiving by the service provider the information regarding the predetermined amount from the third party.

 28.   **Canceled**

 29.   **(Currently amended)** A computerized method performed by a service provider of obtaining Social Security disability insurance benefits (SSDI) for a claimant and recovering an amount of overpayment of overpaid benefits previously paid to the claimant by a third party performed by a service provider, comprising:

 determining if the claimant qualifies for SSDI from the Social Security Administration (SSA);

 filing a claim for the claimant with the SSA to obtain an award of SSDI if the claimant qualifies for an award of SSDI from the SSA;

 determining if the claimant qualifies for a recovery of has received an overpayment of benefits paid to the claimant by a third party;

 obtaining authorization access by the service provider from the claimant to access a deposit account held by the claimant;

~~establishing~~ assisting the claimant in setting up direct payment of SSDI from the SSA into the deposit account;

~~verifying, by the service provider, that the deposit account held by the claimant has sufficient funds to cover a withdrawal of a predetermined overpayment amount of benefits;~~

providing the third party with access to a computer database through a website wherein the third party can submit an amount of overpaid benefits to be recovered from the claimant's deposit account;

recovering by a computer from the claimant's deposit account ~~held by the claimant~~ at least a part of the ~~predetermined overpayment~~ overpaid ~~amount~~ benefits;

deducting ~~applicable~~ a service provider's fee[[s]] from the ~~predetermined overpayment~~ recovered overpaid ~~amount~~ benefits; and

returning the remainder of the ~~predetermined overpayment~~ recovered overpaid benefits ~~amount~~ to the third party.

30.   **(Currently amended)**   The method of claim [11] 2 comprising a step of notifying the third party if information regarding the amount of overpaid benefits to be ~~captured~~ recovered is still required in order to recover the amount of overpaid benefits.

31.   **Canceled**

32.   **(Previously presented)**   The method of claim 4 further comprising electronically notifying the client that the recovery was made.

33.   **(Currently amended)**   The method of claim [17] 1 comprising deducting ~~applicable~~ a service provider's fee[[s]] from the ~~calculated overpayment~~ at

least a part of the predetermined overpaid benefits recovered from the claimant's

deposit account.

34.   (**New**) The method of claim 1 further comprising assisting the claimant in

setting up direct payment of SSDI from the SSA to the deposit account.

35.   (**New**) The method of claim 1 wherein the step of providing the third party

with access to an interactive computer program further comprises allowing access to an

interactive computer program through a website.